

30 July 1984

MEMORANDUM FOR THE RECORD

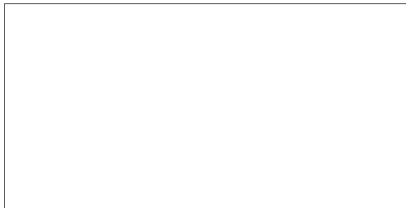
SUBJECT: 1985 Rates and Benefits

On 27 July 1984, all available GEHA Board members were contacted regarding the Underwriter's proposed 12 percent rate reduction for the ABP vice the original 8 1/2 percent reduction. The basis for the proposal was therefold:

1. Continued downward trend in benefit utilization.
2. Unanticipated contingency reserve transfer of \$650,000.
3. An additional \$300,000 in end of year 1983 special reserves.

The following members voted on the reduction:

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The following members were on TDY and unavailable to vote:

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Chief, Insurance Operations Division